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EXAMINER

TRUONG, CAM Y T

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Please find below and/or attached an Office communication concerning this application or proceeding.

3

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	09/481,766	TRAMONTANO, ROBERT J.
<b>Examiner</b>	<b>Art Unit</b>	
Cam-Y T Truong	2172	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

1) Responsive to communication(s) filed on 27 May 2003.

2a) This action is **FINAL**.      2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

4) Claim(s) 1 and 3-35 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 1 and 3-35 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on \_\_\_\_\_ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some \* c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

1)  Notice of References Cited (PTO-892)      4)  Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_ .

2)  Notice of Draftsperson's Patent Drawing Review (PTO-948)      5)  Notice of Informal Patent Application (PTO-152)

3)  Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_ .      6)  Other: \_\_\_\_\_ .

### DETAILED ACTION

1. Applicant's arguments filed 5/27/03 have been fully considered but they are not persuasive. Claims 1, 3-35 are pending in this Office Action.

Applicant discussed that Du and Buchanan do not describe storing information for customers that frequent self-service machines in the relational databases stored on the self-service machines.

However, Du teaches that the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. of fig 1 using standard structured query language queries. The system uses standard structured query language queries for the databases, which are stored in these two sites. Therefore, these databases are relational databases. The above information shows that users can access data stored at any other side of a distributed banking system. Thus, it obvious

that these two databases store information for these users and these users frequently visit the two sides for updating information (col. 1, lines 20-50; col. 8, lines 10-15).

Buchanan teaches that users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. Each client database includes all records from the server database's Employee Table, Sales Team Table and Team Link Table. The tables in the hypothetical example are as follows Employee Table which includes employee code, modify date, first name, and last name. These databases are relational database. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases (col. 1, lines 20-50; col. 8, lines 1-15; col. 7, lines 60-67).

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 1, 3, 5-11, 21, 23-25 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Du et al (USP 5412806).

As to claim 1, Du teaches the claimed limitation "each of the SSMs executes a relational database.....stored on the SSM" as an example of such a system is shown in Fig. 1. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. of fig 1 using standard structured query language queries. The system uses standard structured query language queries for the databases, which are stored in these two sites. Therefore, these databases are relational databases (col. 8, lines 10-20; col. 1, lines 40-50).

Du does not clearly teach the claimed limitation "each of the relational databases stores information for only those customers that frequent the SSM. However, Du teaches that the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example,

one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. The above information shows that users can access data stored at any other side of a distributed banking system. Thus, it obvious that these two databases store information for these users and these users frequently visit the two sides for updating information (col. 1, lines 20-50; col. 8, lines 10-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's teaching of the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of

the make or particular nuances of the individual database management sub-systems 12, 13A, etc in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer network.

As to claim 3, Du teaches the claimed limitation "using the information ....at the SSM" as (col. 1, lines 20-50).

As to claim 5, Du teaches the claimed limitation "wherein operations for the relational database....in the relational database on the SSMs" as (col. 8, lines 35-45).

As to claim 6, Du teaches the claimed limitation "storing the information in relational databases on a plurality of the SSMs" as (col. 8, lines 35-45).

As to claim 7, Du teaches the claimed limitation "moving the information ....among the SSMs" as (col. 8, lines 35-45).

As to claims 8 and 23, Du teaches the claimed limitation "each of the relational databases is a partition of a global relational database, .....stored on a plurality of the SSMs" as (col. 1, lines 45-50; col. 8, lines 35-45).

As to claim 9, Du does not clearly teach the claimed limitation "each of the relational database....that frequent the SSM that executes the RDBMS". However, Du

teaches that the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. of fig 1 using standard structured query language queries. The system uses standard structured query language queries for the databases, which are stored in these two sites. Therefore, these databases are relational databases. The above information shows that users can access data stored at any other side of a distributed banking system. Thus, it obvious that these two databases store information for these users and these users frequently visit these two sides for updating information (col. 1, lines 20-50; col. 7, lines 60-67; col. 8, lines 1-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's teaching of the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access

data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer network.

As to claim 10, Du teaches the claimed limitation "one or more transaction ....from the SSMs" as (col. 2, lines 15-20).

As to claim 11, Du teaches the claimed limitation "one or more data warehouse systems coupled ....involving the SSMs" as (col. 1, lines 40-55).

As to claim 21, Du teaches the claimed limitations "executing a relational database ....the SSM; using the information stored in the relational database to more effectively serve the customer at the SSM" as an example of such a system is shown in Fig. 1. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed

systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc (col. 8, lines 10-20; col. 1, lines 40-50).

Du does not clearly teach the claimed limitation "each of the relational databases stores information for only those customers that frequent the SSM. However, Du teaches that the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. The above information shows that users can access data stored at any other side of a distributed banking system. Thus, it obvious that these two databases store information for these users and

these users frequently visit the two sides for updating information (col. 1, lines 20-50; col. 8, lines 10-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's teaching of the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer network.

As to claim 24, Du does not clearly teach the claimed limitation "processing financial transactions from the SSMs at one or more transaction processing systems coupled to the network". However, Du teaches that moving data from one site to another site. Obviously, this data can be financial data. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's

teaching of moving data from one site to another site. Obviously, this data can be financial data in order to migrate data from one location to another location.

As to claim 25, Du teaches the claimed limitation "storing information collected ....to the network" as (col. 2, lines 1-20).

As to claim 35, Du teaches the claimed limitation "a relational database....a relational database" as (col. 1, lines 20-50; col. 8, lines 10-15). Du does not clearly teach the claimed limitation "the relational database stores information for customers that frequent the SSM". However, Du teaches that the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc. of fig 1 using standard structured query language queries. The system uses standard structured query language queries for the databases, which are stored in

these two sites. Therefore, these databases are relational databases. The above information shows that users can access data stored at any other side of a distributed banking system. Thus, it obvious that these two databases store information for these users who frequently visit these two sides for updating information (col. 1, lines 20-50; col. 7, lines 60-67; col. 8, lines 1-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's teaching of the term distributed database management systems involving multiple computer sites, each with a local database connected together in a communication network, in which a user at any site can access data stored at any other side. The example represents a simple distributed banking system with two sites, for example, one in Portland, Oreg. and one in Washington, D.C. Of course, real distributed systems usually involved more than just two sites. But suppose account records for the Washington, D.C. area are stored in a local database at the D.C. site, while account records for the Oregon area are stored in a local database at the Portland side. The system in Du also provides the ability to store, maintain and modify data in a multi-machine, multi-database network independent of the make or particular nuances of the individual database management sub-systems 12, 13A, etc in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer network.

4. Claims 4 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Du in view of Melchione (USP 5930764).

As to claims 4 and 22, Du discloses the claimed limitation subject matter in claim 1, except the claimed limitation" using the information stored.....to the customer at the SSM". However, Melchione teaches the above claimed limitation in col. 11, lines 40-60. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Melchione's teaching of the central database 10 is comprehensive and enriched database that include information about all customers and products in the financial institution. , including branch products, bank cards, travel and entertainment cards, student loans and mortgage products. The system in Melchione provides searching this database in response to structured queries to Du's system in order to allow a user buy or sale products and search or retrieve products through Internet.

5. Claims 12-20 and 26-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Du in view of Buchanan (USP 5758355).

As to claims 12 and 26, Du discloses the claimed limitation subject matter in claim 1, except the claimed limitation "synchronizing the storage of information ....data warehouse system". However, Buchanan teaches the above claimed limitation in col. 26, lines 30-35.

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Buchanan teaching of synchronization of a server

database and multiple respective client databases to Du's system in order to prevent conflicting during maintaining databases from different sites.

As to claims 13 and 27, Du fails to teach the claimed limitation "synchronizing the storage of information among the SSMs". However, Buchanan teaches the above claimed limitation in col. 26, lines 30-35.

As to claims 14 and 28, Du fails to teach the claimed limitation "uploading information from the SSMs to the data warehouse system". However, Buchanan teaches the above claimed limitation in col. 1, lines 10-25.

As to claims 15 and 29, Du fails to teach the claimed limitation "downloading information from the data warehouse system to the SSMs". However, Buchanan teaches the above claimed limitation in col. 1, lines 10-25.

As to claims 16 and 30, Du fails to teach the claimed limitation "the SSMs store ....data warehouse system". However, Buchanan teaches the above claimed limitation in col. 4, lines 25-30. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Buchanan's teaching of each client computer includes storage media encoded with a RDBMS and a complete copy of the subset of the server database appropriate to that client to Du's system in order to recovery records when the system is corrupted suddenly.

As to claims 17 and 31, Du discloses the claimed limitation subject matter in claim 11, except Du does not teach the claimed limitation "each of SSMS captures detailed....data warehouse system". However, Buchanan teaches the above claimed limitation in col. 4, lines 30-40. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Buchanan's teaching of the server data is updated with information entered on client computers after a users of the client computers can run applications using the client databases, and conversely, the client computers are updated with new information entered on the server computer to Du's system in order to allow users can maintain information on a global distributed database and local database.

As to claims 18 and 32, Du discloses the claimed limitation subject matter in claim 17, except Du does not teach the claimed limitation "the detailed data about the customer's ....for future use". However, Buchanan teaches the above claimed limitation in col. 26, lines 10-20. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Buchanan's teaching of system the server data is updated with information entered on client computers after a users of the client computers can run applications using the client databases, and conversely, the client computers are updated with new information entered on the server computer to Du's system in order to monitor user's interaction for further processing.

As to claims 19 and 33, Du teaches the claimed limitation "the detailed data is uploaded .....data warehouse system" as (col. 1, lines 40-50).

As to claims 20 and 34, Du teaches the claimed limitation "the customer-specific information.....data warehouse system" as (col. 1, lines 30-50; col. 2, lines 55-60).

6. Claims 1, 3, 5, 6, 8-21, 23-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan (USP 5758355).

As to claim 1, Buchanan teaches the claimed limitation "each of the SSMs executes a relational database.....stored on the SSM" as (col. 4, lines 20-30). Buchanan does not clearly teach the claimed limitation "each of the relational databases stores information for only those customers that frequent the SSM". However, Buchanan teaches that users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. Each client database includes all records from the server database's Employee Table, Sales Team Table and Team Link Table. The tables in the hypothetical example are as follows Employee Table which includes employee code, modify date, first name, and last name. These databases are relational database. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store

information for these users who visit frequently the client databases and server database for updating information in these databases (col. 1, lines 20-50; col. 8, lines 1-15; col. 7, lines 60-67).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Buchanan teaching of users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer networks.

As to claim 3, Buchanan teaches the claimed limitation "using the information .....at the SSM" as (col. 4, lines 35-40).

As to claim 5, Buchanan teaches the claimed limitation "wherein operations for the relational database.....in the relational database on the SSMs" as (col. 4, lines 20-30).

As to claim 6, Buchanan teaches the claimed limitation "storing the information in relational databases on a plurality of the SSMs" as (col. 4, lines 20-30; fig. 1).

As to claims 8 and 23, Buchanan teaches the claimed limitation "each of the relational databases is a partition of a global relational database, .....stored on a plurality of the SSMs" as (col. 4, lines 1-35).

As to claim 9, Buchanan does not clearly teach the claimed limitation "each of the relational database.....that frequent the SSM that executes the RDBMS". However, Buchanan teaches users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases (col. 1, lines 20-50; col. 8, lines 10-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to modify Buchanan teaching of users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with

information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer networks.

As to claim 10, Buchanan, Du teaches the claimed limitation "one or more transaction ....from the SSMs" as (col. 7, lines 45-60).

As to claim 11, Buchanan teaches the claimed limitation "one or more data warehouse systems coupled ....involving the SSMs" as (col. 7, lines 45-60, fig. 1).

As to claims 12 and 26 , Buchanan teaches the claimed limitation "synchronizing the storage of information ....data warehouse system" as (col. 26, lines 30-35).

As to claims 13 and 27, Buchanan teaches the claimed limitation "synchronizing the storage of information among the SSMs" as (col. 26, lines 30-35).

As to claims 14 and 28, Buchanan teaches the claimed limitation "uploading information from the SSMs to the data warehouse system" as (col. 1, lines 10-25).

As to claims 15 and 29, Buchanan teaches the claimed limitation "downloading information from the data warehouse system to the SSMs" as (col. 1, lines 10-25).

As to claims 16 and 30, Buchanan teaches the claimed limitation "the SSMs store ....data warehouse system" as each client computer includes storage media encoded with a RDBMS and a complete copy of the subset of the server database appropriate to that client (col. 4, lines 25-30).

As to claims 17 and 31, Buchanan teaches the claimed limitation "each of SSMs captures detailed....data warehouse system" as the server data is updated with information entered on client computers after a users of the client computers can run applications using the client databases, and conversely, the client computers are updated with new information entered on the server computer (col. 4, lines 25-35).

As to claims 18 and 32, Buchanan teaches the claimed limitation "the detailed data about the customer's ....for future use" as the server data is updated with information entered on client computers after a users of the client computers can run applications using the client databases, and conversely, the client computers are updated with new information entered on the server computer (col. 26, lines 10-20).

As to claims 19 and 33, Buchanan teaches the claimed limitation "the detailed data is uploaded .....data warehouse system" as (col. 4, lines 1-45).

As to claims 20 and 34, Buchanan teaches the claimed limitation "the customer-specific information.....data warehouse system" as (col. 4, lines 1-45).

As to claim 21, Buchanan teaches the claimed limitations "executing a relational database .....the SSM; using the information stored in the relational database to more effectively serve the customer at the SSM" as (col. 4, lines 20-30). Buchanan does not clearly teach the claimed limitation "each of the relational databases stores information for only those customers that frequent the SSM. However, Buchanan teaches that users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. Each client database includes all records from the server database's Employee Table, Sales Team Table and Team Link Table. The tables in the hypothetical example are as follows Employee Table which includes employee code, modify date, first name, and last name. These databases are relational database. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently

the client databases and server database for updating information in these databases (col. 1, lines 20-50; col. 7, lines 60-67; col. 8, lines 1-15).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify Buchanan teaching of users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases in order to allow a user to maintain and search or retrieve database records at any site within interconnected computer networks.

As to claim 24, Buchanan teaches the claimed limitation "processing financial transactions from the SSMs at one or more transaction processing systems coupled to the network" as (col. 2, lines 30-50).

As to claim 25, Buchanan teaches the claimed limitation "storing information .....the network" as (col. 7, lines 45-50).

As to claim 35, Buchanan teaches the claimed limitation "a relational database....a relational database" as (col. 4, lines 20-30).

Buchanan does not clearly teach the claimed limitation "the relational database stores information for customers that frequent the SSM". However, Buchanan teaches that users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these databases (col. 1, lines 20-50; col. 8, lines 10-15).

It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to modify Buchanan teaching of users of client computers can run applications using the client databases without being connected to the server database. Later, during synchronization, the server database is updated with information entered on the client computers, and conversely, the client computers are updated with new information entered on the server computer. The above information shows that users can access data stored at any client databases or server computer. Thus, it is obvious that these two databases store information for these users who visit frequently the client databases and server database for updating information in these

databases in order to allow a user to maintain and search or retrieve database records at any side within interconnected computer networks.

7. Claims 4 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan in view of Melchione (USP 5930764).

As to claims 4 and 22, Buchanan discloses the claimed limitation subject matter in claim 1, except the claimed limitation subject matter in claim , except the claimed limitation" using the information stored.....to the customer at the SSM". However, Melchione teaches the above claimed limitation in col. 11, lines 40-60. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Melchione's teaching of the central database 10 is comprehensive and enriched database that include information about all customers and products in the financial institution. , including branch products, bank cards, travel and entertainment cards, student loans and mortgage products. The system in Melchione provides searching this database in response to structured queries to Buchanan's system in order to allow a user buy or sale products and search or retrieve products through Internet.

8. Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Buchanan in view of Du.

As to claim 7, Buchanan discloses the claimed limitation subject matter in claim 1, except the claimed limitation "moving the information stored in the relational

databases among the SSMs". However, Du teaches the above claimed limitation in col. 2, lines 15-20. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Du's teaching of moving data from one side to another side to Buchanan's system in order to transfer data on different computers.

### ***Conclusion***

9. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a). A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

### ***Contact Information***

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Cam-Y Truong whose telephone number is (703-605-1169). The examiner can normally be reached on Mon-Fri from 8:00AM to 4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kim Vu, can be reached on (703-305-4393). The fax phone numbers for the organization where this application or proceeding is assigned is (703)-746-7239 (formal communications intended for entry), or: (703)-746-7240 (informal communication labeled PROPOSED or DRAFT).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703-305-3900).

Cam-Y Truong

7/22/03

*Shahid Alam*  
Signature  
SHAHID AL ALAM  
PATENT EXAMINER